

Fill in this information to identify the case:

Debtor 1 Charles Robert Siler

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of: MI
(State)

Case number 15-21922-dob

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, AS
TRUSTEEOF THE BUNGALOW SERIES III TRUST c/o BSI Financial Services

Court claim no. (if known):
6

Last 4 digits of any number you use to identify the debtor's account:

8 4 2 8

Property address:

3886 Boeing Dr
Number Street

Saginaw MI 48604
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03/28/2021
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$
- c. **Total.** Add lines a and b. (c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Panayiotis D. Marselis, Esquire Date 03/24/2021
Signature

Print Panayiotis D. Marselis, Esquire Title Attorney
First Name Middle Name Last Name

Company Hladik, Onorato & Federman, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 3290 W. Big Beaver Rd., Ste. 117
Number Street
Troy, MI 48084
City State ZIP Code

Contact phone (248) 362- 2600

Email pmarsellis@hoflawgroup.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN (BAY CITY)**

In re:

Charles Robert Siler,

Chapter 13

Case No. 15-21922-dob

Hon. Daniel S. Opperman

Debtor(s),

_____ /

PROOF OF SERVICE

Panayiotis D. Marselis, Esquire says that on March 24, 2021, I served a copy of the Response to Notice of Final Cure Payment upon the following parties either electronically, or by depositing in the U.S. Mail, postage prepaid:

Joshua M. Reinert, Esquire
Michael C. Reinert, Esquire
Via ECF
Attorneys for Debtor

Charles Robert Siler
3320 Wicklow Court #11
Saginaw, MI 48603
Via First Class Mail
Debtor

Thomas McDonald, Esquire
VIA ECF
Chapter 13 *Trustee*

/s/ Panayiotis D. Marselis
Hladik, Onorato & Federman, LLP
Panayiotis D. Marselis
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